

**THIS POLICY DOES NOT PROVIDE
FLOOD INSURANCE.**

18. Arson Reward

We will pay \$5,000 for information that leads to an arson conviction with connection to a fire loss to property covered by this policy. This coverage may increase the limit otherwise applicable. However, the \$5,000 limit shall not be increased regardless of the number of persons providing the information.

SECTION I – PERILS INSURED AGAINST

**A. Coverage A – Dwelling And Coverage B –
Other Structures**

1. We insure against direct physical loss to property described in Coverages **A** and **B**.
2. We do not insure, however, for loss:
 - a. Excluded under Section I – Exclusions;
 - b. Involving collapse, including any of the following conditions of property or any part of the property:
 - (1) An abrupt falling down or caving in;
 - (2) Loss of structural integrity, including separation of parts of the property or property in danger of falling down or caving in; or
 - (3) Any cracking, bulging, sagging, bending, leaning, settling, shrinkage or expansion as such condition relates to (1) or (2) above;except as provided in **E.8**. Collapse under Section I – Property Coverages;
 - c. Caused by:
 - (1) Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This provision does not apply if you have used reasonable care to:

- (a) Maintain heat in the entire "building"; or
- (b) Shut-off the water supply and drain all systems and appliances of water.

However, if the "building" is protected by an automatic fire protective sprinkler system, you must use reasonable care to continue the water supply and maintain heat in the entire "building" for coverage to apply.

For purposes of this provision **c.(1)**, a plumbing system or household appliance does not include:

- (i) A sump, sump pump or related equipment;
 - (ii) A roof drain, gutter, downspout or similar fixtures or equipment; or
 - (iii) A water cistern or catchment system;
- (2) Freezing, thawing, pressure or weight of water snow or ice whether driven by wind or not to a:
- (a) Fence, pavement, patio, deck, swimming pool, spa or hot tub;
 - (b) Footing, foundation, bulkhead, wall, or any other structure or device that supports all or part of a "building", or other structure;
 - (c) Retaining wall or bulkhead that does not support all or part of a "building" or other structure; or
 - (d) Pier, wharf or dock;
- (3) Theft in or to a dwelling under construction, or of materials and supplies for use in the construction, until the dwelling is finished and occupied;

- (4) Vandalism and malicious mischief, and any ensuing loss caused by any intentional and wrongful act committed in the course of the vandalism or malicious mischief, if the dwelling has been vacant for more than 60 consecutive days immediately before the loss. A dwelling being constructed is not considered vacant;
- (5) "Fungi", wet or dry rot, or bacteria except as provided by Section I – Additional Coverages Limited "Fungi", Wet Or Dry Rot, Or Bacteria;
- (6) Constant or repeated seepage or leakage of water or the presence or condensation of humidity, moisture or vapor over a period of weeks, months or years. This does not apply if such condition and the resulting damage are unknown to all "insureds" and hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure; or
- (7) Any of the following:

 - (a) Wear and tear, marring, deterioration;
 - (b) Mechanical breakdown, latent defect, inherent vice, or any quality in property that causes it to damage or destroy itself;
 - (c) Smog, rust, electrolysis or other corrosion;
 - (d) Smoke from agricultural smudging or industrial operations;
 - (e) Release, discharge or dispersal of insecticides, "contaminants", or "pollutants";
 - (f) Settling, shrinking, bulging or expansion, including resultant cracking, of bulkheads, pavements, patios, footings,